

SERFF Tracking Number:	NTIN-125694872	State:	Arkansas
First Filing Company:	National Indemnity Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	CA-3-3351		
TOI:	20.0 Commercial Auto	Sub-TOI:	20.0003 Other
Product Name:	Commercial Automobile		
Project Name/Number:	Cargo Forms/CA-3-3351		

Filing at a Glance

Companies: National Indemnity Company, National Liability & Fire Insurance Company

Product Name: Commercial Automobile	SERFF Tr Num: NTIN-125694872	State: Arkansas
TOI: 20.0 Commercial Auto	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 20.0003 Other	Co Tr Num: CA-3-3351	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Authors: Marni Frandson, Mary Nielsen, Dan Pongratz, Justin Firestone	Disposition Date: 06/18/2008
	Date Submitted: 06/16/2008	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New): 06/18/2008
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal): 06/18/2008

State Filing Description:

General Information

Project Name: Cargo Forms	Status of Filing in Domicile: Not Filed
Project Number: CA-3-3351	Domicile Status Comments: N/A
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A

Filing Status Changed: 06/18/2008

State Status Changed: 06/18/2008

Corresponding Filing Tracking Number:

Filing Description:

National Indemnity Company and National Liability & Fire Insurance Company request approval of the following forms for use in the State of Arkansas effective upon approval. These forms will be used on stand-alone cargo policies and to endorse cargo coverage onto a business auto or trucker commercial auto policy.

M-4118a (04/2008) Cargo Coverage-Refrigeration Breakdown Coverage Endorsement

<i>SERFF Tracking Number:</i>	<i>NTIN-125694872</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>20.0 Commercial Auto</i>	<i>Sub-TOI:</i>	<i>20.0003 Other</i>
<i>Product Name:</i>	<i>Commercial Automobile</i>		
<i>Project Name/Number:</i>	<i>Cargo Forms/CA-3-3351</i>		

This endorsement was revised to eliminate the requirement that monthly maintenance be done and journaled on the heating and/or cooling systems.

M-4427a (04/2008) Cargo Coverage Form-Broad Form

In section II A. the provision limiting coverage to cargo written documentation has been removed. In Section II B. Exclusion 15 was revised to limit the cotton restriction to 72 hours after ginning. The limit of insurance in Section II. D. b. is raised to \$1,000,000 from \$500,000.

M-4428a (04/2008) Cargo Coverage Form-Named Peril

In section II A. the provision limiting coverage to cargo written documentation has been removed. In Section II B. Exclusion 15 was revised to limit the cotton restriction to 72 hours after ginning. The limit of insurance in Section II. D. b. is raised to \$1,000,000 from \$500,000.

Company and Contact

Filing Contact Information

Marni Frandson,	mmfrandson@nationalindemnity.com
3024 Harney Street	(402) 536-3152 [Phone]
Omaha, NE 68131	(402) 536-3445[FAX]

Filing Company Information

National Indemnity Company	CoCode: 20087	State of Domicile: Nebraska
3024 Harney Street	Group Code: 31	Company Type: Property & Casualty
Omaha, NE 68131	Group Name: Berkshire Hathaway	State ID Number:
(402) 536-3000 ext. [Phone]	FEIN Number: 47-0355979	

National Liability & Fire Insurance Company	CoCode: 20052	State of Domicile: Connecticut
3024 Harney Street	Group Code: 31	Company Type: Property & Casualty
Omaha, NE 68131	Group Name: Berkshire Hathaway	State ID Number:
(402) 536-3000 ext. [Phone]	FEIN Number: 36-2403971	

<i>SERFF Tracking Number:</i>	<i>NTIN-125694872</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>CA-3-3351</i>		
<i>TOI:</i>	<i>20.0 Commercial Auto</i>	<i>Sub-TOI:</i>	<i>20.0003 Other</i>
<i>Product Name:</i>	<i>Commercial Automobile</i>		
<i>Project Name/Number:</i>	<i>Cargo Forms/CA-3-3351</i>		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50/submission
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Indemnity Company	\$50.00	06/16/2008	20926494
National Liability & Fire Insurance Company	\$0.00	06/16/2008	

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TOI:	20.0 Commercial Auto	Sub-TOI:	20.0003 Other
Product Name:	Commercial Automobile		
Project Name/Number:	Cargo Forms/CA-3-3351		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	06/18/2008	06/18/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Cargo Coverage Debris Removal Coverage Extension Endorsement	Form	Marni Frandson	06/18/2008	06/18/2008
Cargo Coverage Declarations	Form	Marni Frandson	06/18/2008	06/18/2008
Cargo Coverage Hired Autos Endorsement	Form	Marni Frandson	06/17/2008	06/17/2008
Cargo Coverage Earned Freight Coverage Endorsement	Form	Marni Frandson	06/17/2008	06/17/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
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<i>SERFF Tracking Number:</i>	<i>NTIN-125694872</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>National Indemnity Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>CA-3-3351</i>		
<i>TOI:</i>	<i>20.0 Commercial Auto</i>	<i>Sub-TOI:</i>	<i>20.0003 Other</i>
<i>Product Name:</i>	<i>Commercial Automobile</i>		
<i>Project Name/Number:</i>	<i>Cargo Forms/CA-3-3351</i>		

Missing foms on the Form Schedule	Note To Filer	Llyweyia Rawlins 06/18/2008 06/18/2008
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TOI:	20.0 Commercial Auto	Sub-TOI:	20.0003 Other
Product Name:	Commercial Automobile		
Project Name/Number:	Cargo Forms/CA-3-3351		

Disposition

Disposition Date: 06/18/2008
Effective Date (New): 06/18/2008
Effective Date (Renewal): 06/18/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: NTIN-125694872 State: Arkansas
 First Filing Company: National Indemnity Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: CA-3-3351
 TOI: 20.0 Commercial Auto Sub-TOI: 20.0003 Other
 Product Name: Commercial Automobile
 Project Name/Number: Cargo Forms/CA-3-3351

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Motor Truck Cargo Changes Endorsement	Approved	Yes
Form	Cargo Coverage-Additional Insured Endorsement	Approved	Yes
Form	Arkansas Changes	Approved	Yes
Form	Cargo Coverage Loading and Unloading Coverage Endorsement	Approved	Yes
Form	Cargo Coverage Refrigeration Breakdown Coverage Endorsement	Approved	Yes
Form	Cargo Coverage Tow Truck Amendatory Endorsement	Approved	Yes
Form	Cargo Coverage Theft Restriction	Approved	Yes
Form	Cargo Coverage Theft Exclusion	Approved	Yes
Form (revised)	Cargo Coverage Hired Autos Endorsement	Approved	Yes
Form	Cargo Coverage Earned Freight Coverage Endorsement	Approved	Yes
Form	Arkansas Cargo Changes	Approved	Yes
Form	Cargo Coverage Form Broad Form	Approved	Yes
Form	Cargo Coverage Form Named Perils	Approved	Yes
Form (revised)	Cargo Coverage Debris Removal Coverage Extension Endorsement	Approved	Yes
Form	Cargo Coverage Debris Removal Coverage Extension Endorsement	Approved	Yes
Form	Cargo Coverage Tow Truck Amendatory Endorsement	Approved	Yes
Form	Cargo Coverage Loading or Unloading Coverage Endorsement	Approved	Yes
Form	Schedule of Covered Autos Cargo	Approved	Yes
Form (revised)	Cargo Coverage Declarations	Approved	Yes
Form	Cargo Coverage Declarations	Approved	Yes
Form	Cargo Coverage Earned Freight Coverage Endorsement	Approved	Yes

<i>SERFF Tracking Number:</i>	<i>NTIN-125694872</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>CA-3-3351</i>		
<i>TOI:</i>	<i>20.0 Commercial Auto</i>	<i>Sub-TOI:</i>	<i>20.0003 Other</i>
<i>Product Name:</i>	<i>Commercial Automobile</i>		
<i>Project Name/Number:</i>	<i>Cargo Forms/CA-3-3351</i>		

Amendment Letter

Amendment Date:

Submitted Date: 06/18/2008

Comments:

I have attached the pdf copies of the M-4643 and NLF-4162 for your review. Sorry for the omission. Thank you.

Marni

Changed Items:

Form Schedule Item Changes:

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Cargo Coverage Debris Removal Coverage Extension Endorsement	M-4643	6/1996	Endorsement/Amendment/Conditions	New				M4643.pdf
Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Cargo Coverage Declarations	NLF-4162	5/1996	Declarations/Schedule	New				NLF4162.pdf

<i>SERFF Tracking Number:</i>	<i>NTIN-125694872</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>National Indemnity Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>CA-3-3351</i>		
<i>TOI:</i>	<i>20.0 Commercial Auto</i>	<i>Sub-TOI:</i>	<i>20.0003 Other</i>
<i>Product Name:</i>	<i>Commercial Automobile</i>		
<i>Project Name/Number:</i>	<i>Cargo Forms/CA-3-3351</i>		

Note To Filer

Created By:

Llyweyia Rawlins on 06/18/2008 09:39 AM

Subject:

Missing forms on the Form Schedule

Comments:

Hello Marni

The following forms attachment are missing on your form schedule. Please complete attachment so I can finish reviewing your filing.

Form: M-4643 Cargo Coverage Debris Removal Coverage Extension Endst.

Form: NLF-4162 Cargo Coverage Declaration

Thank You

Llyweyia Rawlins

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Company Tracking Number:	CA-3-3351		
TOI:	20.0 Commercial Auto	Sub-TOI:	20.0003 Other
Product Name:	Commercial Automobile		
Project Name/Number:	Cargo Forms/CA-3-3351		

Amendment Letter

Amendment Date:

Submitted Date: 06/17/2008

Comments:

The M-4180 form name is the Cargo Coverage-Hired Autos Endorsement. The M-4122 is the Earned Freight Coverage Endorsement. These changes have been made to this filing. Thank you.

Changed Items:

Form Schedule Item Changes:

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Cargo Coverage Hired Autos Endorsement	M-4180	6/91	Endorsement/Amendment/Conditions	New				M4180.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Cargo Coverage Earned Freight Coverage Endorsement	M-4122	3/91	Endorsement/Amendment/Conditions	New				M4122.pdf

SERFF Tracking Number:	NTIN-125694872	State:	Arkansas
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Company Tracking Number:	CA-3-3351		
TOI:	20.0 Commercial Auto	Sub-TOI:	20.0003 Other
Product Name:	Commercial Automobile		
Project Name/Number:	Cargo Forms/CA-3-3351		

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Approved	Motor Truck Cargo Changes Endorsement	M-3859a	5/91	Endorsement/Amendment/Conditions	New			M3859a.pdf
Approved	Cargo Coverage- Additional Insured Endorsement	M-3862a	3/91	Endorsement/Amendment/Conditions	New			M3862a.pdf
Approved	Arkansas Changes	M-3950b	10/2001	Other	Replaced	Replaced Form #: M-3950a Previous Filing #:		M3950b.pdf
Approved	Cargo Coverage Loading and Unloading Coverage Endorsement	M-4117	3/91	Endorsement/Amendment/Conditions	New			M4117.pdf
Approved	Cargo Coverage Refrigeration Breakdown Coverage Endorsement	M-4118a	04/2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #: M-4118 Previous Filing #:		M4118a.pdf
Approved	Cargo Coverage Tow Truck Amendatory Endorsement	M-4119a	4/93	Endorsement/Amendment/Conditions	Replaced	Replaced Form #: M-4119 Previous Filing #:		M4119a.pdf
Approved	Cargo Coverage Theft Restriction	M-4120	3/91	Endorsement/Amendment/Conditions	New			M4120.pdf
Approved	Cargo Coverage Theft Exclusion	M-4121	3/91	Endorsement/Amendment/Conditions	New			M4121.pdf

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Company Tracking Number:	CA-3-3351		
TOI:	20.0 Commercial Auto	Sub-TOI:	20.0003 Other
Product Name:	Commercial Automobile		
Project Name/Number:	Cargo Forms/CA-3-3351		

Approved	Cargo Coverage Hired Autos Endorsement	M-4180	6/91	Endorseme New nt/Amendm ent/Condi tions		M4180.pdf
Approved	Arkansas Cargo Changes	M-4205a	9/93	Other	Replaced	Replaced Form #: M-4205 Previous Filing #: M4205a.pdf
Approved	Cargo Coverage Form Broad Form	M-4427a	04/2008	Policy/Cove rage Form	Replaced	Replaced Form #: M-4427 Previous Filing #: M4427a.pdf M4427 Markup.pdf
Approved	Cargo Coverage Form Named Perils	M-4428a	04/2008	Policy/Cove rage Form	Replaced	Replaced Form #: M-4428 Previous Filing #: M4428a.pdf M4428 markup.pdf
Approved	Cargo Coverage Debris Removal Coverage Extension Endorsement	M-4643	6/1996	Endorseme New nt/Amendm ent/Condi tions		M4643.pdf
Approved	Cargo Coverage Tow Truck Amendatory Endorsement	M-4831a	8/2003	Endorseme nt/Amendm ent/Condi tions	Replaced	Replaced Form #: M-4831 Previous Filing #: M4831a.pdf
Approved	Cargo Coverage Loading or Unloading Coverage Endorsement	M-4836	9/1998	Endorseme New nt/Amendm ent/Condi tions		M4836.pdf
Approved	Schedule of Covered Autos Cargo	M-5159	4/2004	Declaration New s/Schedule		M5159.pdf
Approved	Cargo Coverage Declarations	NLF-4162	5/1996	Declaration New s/Schedule		NLF4162.pdf
Approved	Cargo Coverage Earned Freight Coverage Endorsement	M-4122	3/91	Endorseme New nt/Amendm ent/Condi tions		M4122.pdf

MOTOR TRUCK CARGO CHANGE ENDORSEMENT

It is agreed that the policy CEASES to cover

Auto No.	Year Model	Trade Name	Type of Body	Serial No.

and that the policy EXTENDS to cover

Auto No.	Year Model	Trade Name	Type of Body	Serial No.

Auto No.	Limit of Insurance	Deductible	AUTOS ADDED		AUTOS DELETED	
			Annual Premium	Additional Premium	Annual Premium	Return Premium
			Subtotal		Subtotal	
			Total			

All other terms, conditions and agreements of the policy shall remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned at by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement # _____

CARGO COVERAGE
ADDITIONAL INSURED ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Cargo Insurance is changed as follows:

In consideration of an additional premium of _____, it is understood and agreed that cargo insurance as is provided by this policy is extended to include as an additional insured, the Certificated Motor Carrier shown below, while you are under a written lease to such designated, Certificated Motor Carrier; provided that:

1. such insurance applies only to claims arising out of the ownership, maintenance, or use of a covered "auto" under this policy; and
2. that such covered "auto" is operating over routes and in connection with and pursuant to, permits or operating rights issued by a motor carrier regulatory body to such designated, Certificated Motor Carrier.

DESIGNATED – CERTIFICATED MOTOR CARRIER(S)

All other terms, conditions, and agreements remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned by

(Authorized Representative)

ARKANSAS CHANGES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

CARGO COVERAGE FORM

COMMON POLICY CONDITIONS

A. **CANCELLATION**, paragraph 2. is deleted and replaced by the following:

2. Cancellation of Policies in Effect More Than 60 Days

a. If this policy has been in effect more than 60 days or is a renewal policy, we may cancel only for one or more of the following reasons:

- (1) Nonpayment of premium;
- (2) Fraud or material misrepresentation made by you or with your knowledge in obtaining the policy, continuing the policy or in presenting a claim under the policy;
- (3) The occurrence of a material change in the risk which substantially increases any hazard insured against after policy issuance;
- (4) Violation of any local, fire, health, safety, building or construction regulation or ordinance with respect to any insured property or its occupancy which substantially increases any hazard insured against under the policy;
- (5) Nonpayment of membership dues in those cases where our by-laws, agreements or other legal instruments require payment as a condition of the issuance and maintenance of the policy; or
- (6) A material violation of a material provision of the policy.

b. If we cancel for nonpayment of premium, we will mail or deliver written notice of cancellation, stating the reason for cancellation, to the first Named Insured and any lienholder or loss payee named in the policy at least 10 days before the effective date of cancellation.

If we cancel for any other reason, we will mail or deliver notice of cancellation to the first Named Insured and any lienholder or loss payee named in the policy at least 20 days prior to the effective date of cancellation.

NONRENEWAL

1. If we decide not to renew this policy, we will mail to the first Named Insured shown in the Declarations written notice of nonrenewal at least 60 days before:

- a. Its expiration date; or
- b. Its anniversary date, if it is a policy written for a term of more than one year and with no fixed expiration date.

However, we are not required to send this notice if nonrenewal is due to your failure to pay any premium required for renewal.

2. We will mail our notice to the first Named Insured's mailing address last known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

All other terms, conditions and agreements remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned at by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

CARGO COVERAGE
LOADING AND UNLOADING COVERAGE
ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The following two provisions (#1-2) of the Cargo Coverage Form are amended.

SECTION II – CARGO COVERAGE – A. COVERAGE 1. is amended by adding at the end of the paragraph the following sentence:

- #1** We will also insure you for "loss" to "cargo" caused directly by the accidental breakage of "cargo" from any external cause while "loading or unloading".

SECTION II – CARGO COVERAGE – B. EXCLUSIONS

- #2** Exclusion number 10 is amended to read:

"Loss" to "cargo" which occurs prior to the actual "loading" operation or subsequent to the actual "unloading" operations.

All other terms, conditions, and agreements of the policy shall remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

CARGO COVERAGE

REFRIGERATION BREAKDOWN COVERAGE

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The following two provisions (#1-2) of the Cargo Coverage Form are amended.

SECTION II – CARGO COVERAGE – A. COVERAGE 1. is amended by adding at the end of the paragraph the following sentence:

- #1** We will also insure you for "loss" to "cargo" caused directly by the mechanical failure or breakdown of the refrigeration unit, heating unit, or temperature control unit of a covered "auto".

SECTION II – CARGO COVERAGE – B. EXCLUSIONS

- #2** Exclusion #9 is amended to read as follows:

This insurance does not apply to any of the following:

"Loss" caused by:

- (a) Failure to provide adequate fuel supply in the refrigeration unit, heating unit, or temperature control unit;
- (b) Failure to maintain crankcase oil level within the manufacturer's limits in the refrigeration unit, heating unit, or temperature control unit;
- (c) Failure to maintain an adequate level of refrigerant according to the manufacturer's specifications in the refrigeration unit, heating unit, or temperature control unit;
- (d) Willful destruction or damage to the refrigeration unit, heating unit, or temperature control unit by your employee or by others.

Additional Premium \$ _____

All other terms, conditions, and agreements of the policy shall remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

CARGO COVERAGE**TOW TRUCK AMENDATORY ENDORSEMENT**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

CARGO COVERAGE FORM

The following four provisions (#1-#4) of the Cargo Coverage Form are amended.

#1 SECTION II – CARGO COVERAGE – A. COVERAGE is replaced by the following:

A. COVERAGE

In consideration of the payment of the premium and subject to all terms and conditions of this policy, we agree to insure you for all sums the "insured" legally must pay for physical "loss" to "cargo". This insurance only applies to "loss" caused directly by the causes of loss specified below. This insurance is limited to apply within the radius stated in the Declarations or in any Limitation of Use endorsement attached to this policy.

Specified Causes of Loss:

- Fire or explosion;
- Theft; or
- Mischief or vandalism
- The collision of the customer's "auto" with another object; or
- The overturn of the customer's "auto"

#2 SECTION II – CARGO COVERAGE – B. EXCLUSIONS is amended by adding the following exclusions:

This insurance does not apply to any of the following:

Liability resulting from any agreement by which an "insured" accepts responsibility for "loss".

Tape decks or other sound reproducing equipment unless permanently installed in a customer's "auto".

Tapes, records, or other sound reproducing devices designed for use with sound reproducing equipment.

Sound receiving equipment designed for use as a citizens' band radio, two-way mobile radio, or telephone or scanning monitor receiver, including its antennas and other accessories unless permanently installed in a customer's "auto" in the dash or console opening normally used by the "auto" manufacturer for the installation of a radio.

#3 SECTION II – CARGO COVERAGE – B. EXCLUSIONS is amended by deleting exclusions #10 and #11 in the Cargo Coverage Form.

#4 SECTION IV – CARGO DEFINITIONS is changed by amending definition B. as follows:

CARGO means an "auto" owned by a customer of yours but only while that "auto" is being transported behind or on a covered "auto" operated by you (including while being attached to or detached from the covered "auto").

All other terms, conditions, and agreements of the policy shall remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

CARGO COVERAGE
THEFT RESTRICTION

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The following provision of the Cargo Coverage Form is amended.

SECTION II – CARGO COVERAGE – B. EXCLUSIONS is amended by adding the following exclusion.

This insurance does not apply to any of the following:

"Loss" caused by theft of "cargo" from any "auto" parked overnight if the "auto" was not occupied by a person in your service or employment at the time of the "loss". Temporary absences, for any reason including meals or delivery, is considered not occupied.

All other terms, conditions, and agreements of the policy shall remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

CARGO COVERAGE**THEFT EXCLUSION****THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

The following three provisions (#1-3) of the Cargo Coverage Form are amended.

SECTION II – CARGO COVERAGE – A. COVERAGE is amended by deleting the following peril:

#1 Theft of an entire shipping package.

SECTION II – CARGO COVERAGE – B. EXCLUSIONS

#2 Exclusion number 8 is amended to read as follows:

8. "Loss" by theft.

SECTION II – CARGO COVERAGE – C. HOW WE WILL PAY FOR LOSSES 2. is amended to read as follows:

#3 2. At our option, we may:

- a. pay for, repair, or replace damaged "cargo"; or
- b. take all or any part of the damaged "cargo" upon payment of the limit of insurance stated in the Schedule of Coverage (less deductible).

All other terms, conditions and agreements of the policy shall remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

CARGO COVERAGE HIRED AUTOS ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

CARGO COVERAGE FORM

SCHEDULE OF HIRED AUTO COVERAGE AND PREMIUM

CARGO COVERAGE – RATING BASIS, COST OF HIRE – AUTOS USED IN YOUR TRUCKING OPERATIONS

ESTIMATED COST OF HIRE	RATE PER EACH \$100 COST OF HIRE	LIMIT OF INSURANCE	TOTAL ESTIMATED PREMIUM
			\$

For any "loss" to "cargo" while in transit, on or in a hired "auto", the "Limit of Insurance" referred to in SECTION II – CARGO COVERAGE, D. LIMIT OF INSURANCE AND DEDUCTIBLE, shall be the LIMIT OF INSURANCE shown in this Endorsement.

ADDITIONAL DEFINITIONS – CARGO COVERAGE:

- (1) A HIRED "AUTO" is defined as those "autos" you lease, hire, rent, or borrow under a verbal or written contract, but does not include any "autos" which are SPECIFICALLY DESCRIBED "AUTOS" nor does it include any "private passenger type autos" which you lease, hire, rent, or borrow from any member of your household, any of your employees, partners or agents or members of their households.
- (2) Lease, hiring, renting, or borrowing of a "HIRED AUTO" includes:
 - (i) operation of a HIRED "AUTO" by you or any person under your direction or control;
 - (ii) operation of a HIRED "AUTO" by any person, with your consent, under a state or Interstate Commerce Commission certificate of authority issued to you; or
 - (iii) transportation of property or passengers by a HIRED "AUTO" under a bill of lading, ticket, or any agreement where you are shown as the carrier of the property or passengers.

Lease, hiring, renting, or borrowing of a HIRED "AUTO" occurs even if the owner, lessor, or lender of such "auto" agrees to indemnify or otherwise hold you harmless from liability in connection with such use and/or procures insurance on your behalf.

CARGO COVERAGE – PREMIUM BASIS:

- (1) The premium basis is the "Cost of Hire" multiplied by the rate per \$100 of cost of hire shown above. "Cost of Hire" is defined as the amount of money you pay or owe to hire, rent, or lease HIRED "AUTOS". You are required to maintain auditable records of your Cost of Hire sufficient to permit us to audit your records and determine the Cost of Hire you have paid or owe during the Policy Period. Cost of Hire for borrowed "autos" or "autos" hired, rented, or leased by you at below market rates, shall be adjusted to the comparable gross retail rental charge for the hire, rental, or lease of such "autos". The minimum premium for "Autos" hired, rented, leased, or borrowed by you and for which you do not maintain auditable records shall be 25% of the premium charged for all specifically described "Autos" insured during the Policy Period, subject to a maximum charge of the annual premium for the highest rated specifically described "Auto" insured during the Policy Period.
- (2) Where the owner, lessor, or lender of the "auto" agrees to indemnify or otherwise hold you harmless unconditionally for physical "loss" to "cargo" and procures minimum cargo insurance equal to the limits of this Policy on your behalf, listing you as an insured or additional insured, the insurance premium due for your use of such "auto" shall be calculated using 15% of the rate stated for each \$100 cost of hire shown above. The reduced rate shall only be applicable if you can produce at the time of our audit of your books and records, certificates of insurance certifying coverage and including you as an insured or additional insured with limits equal to or greater than the cargo limits of this Policy AND copies of contracts with each owner, lessor, or lender agreeing to indemnify or otherwise hold you harmless unconditionally for physical "loss" to "cargo" in connection with the use of such HIRED "AUTOS".

All other terms, conditions, and agreements of the policy shall remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned at
	by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

ARKANSAS CARGO CHANGES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

CARGO COVERAGE FORM

SECTION III - CARGO CONDITIONS A. LOSS CONDITIONS 1. Appraisal for Cargo Loss is replaced by the following:

1. Appraisal for Cargo Loss

- a. If you and we disagree on the amount of "loss," either party may make a written request for an appraisal of the "loss." However, an appraisal will be made only if both you and we agree, voluntarily, to have the loss appraised. If so agreed, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss." If they fail to agree, they will submit their differences to the umpire. Each party will:
 - 1) Pay its chosen appraiser; and
 - 2) Bear the other expenses of the appraisal and umpire equally.
- b. If we submit to an appraisal, we will still retain our right to deny the claim.
- c. An appraisal decision will not be binding on either party.

3. Legal Action Against Us is replaced by the following:

3. Legal Action Against Us

No one may bring any legal action against us under this coverage unless:

- a. There has been full compliance with all the terms and conditions of this coverage;
- b. The legal action is commenced against us within sixty (60) months after the determination of your liability for the "loss" (or within sixty (60) months after the date of "loss" if you own the cargo), provided that where that limitation of time is prohibited under the laws of the state in which this coverage is issued, no legal action against us shall be sustainable unless it is commenced within the shortest limitation of time permitted under the laws of that state; and
- c. With respect to your liability for "loss" to "cargo" owned by others, there has been an Agreed Settlement or a final judgment against you obtained after an actual trial.

An Agreed Settlement means a settlement and release of your liability signed by the claimant or the claimant's legal representative to which we have granted our written consent.

All other terms, conditions and agreements remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned at
	by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

CARGO COVERAGE FORM BROAD FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties, and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us", and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to SECTION IV – CARGO DEFINITIONS.

SECTION I – COVERED AUTOS

ITEM TWO of the Declarations shows the "autos" that are covered "autos" for Cargo Coverage. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered in ITEM TWO on the Declarations designate the only "autos" that are covered "autos".

A. DESCRIPTION OF COVERED AUTO DESIGNATION SYMBOLS

SYMBOL	DESCRIPTION
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46A = SPECIFICALLY DESCRIBED "AUTOS".

Only those "autos" described in ITEM THREE of the Declarations for which a cargo coverage premium charge is shown. If the "auto" described in ITEM THREE is a power unit, the covered "auto" for cargo coverage includes:

1. any trailers and semi-trailers or any combination of them; or
2. a mobile home

but only while attached to a described power unit.

47A = HIRED "AUTOS" ONLY.

Only those "autos" you lease, hire, rent, or borrow. This does not include any private passenger type auto you lease, hire, rent, or borrow from any member of your household, any of your employees, partners or agents or members of their households.

B. OWNED AUTOS YOU ACQUIRE AFTER THE POLICY BEGINS

An "auto" you acquire will be a covered "auto" for cargo coverage only if:

1. We already cover all "autos" that you own for cargo coverage or it replaces an "auto" you previously owned that had cargo coverage; and
2. You tell us within 30 days after you acquire it that you want us to cover it for cargo coverage.

C. TEMPORARY SUBSTITUTE AUTOS

Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:

1. Breakdown;
2. Repair;
3. Servicing;
4. "Loss" or
5. Destruction

will be a covered "auto" for Cargo Coverage.

SECTION II – CARGO COVERAGE

A. COVERAGE

1. In consideration of the payment of the premium and subject to all terms and conditions of this policy, we agree to insure you for: (i) physical "loss" to "cargo" owned by you; or (ii) your legal liability as a motor carrier or bailee for physical "loss" to "cargo" owned by others. This insurance is limited to apply only to "cargo" while in transit on or in a covered "auto" operated by you within the radius stated in the Declarations or any Limitation of Use

Endorsement attached to this policy.

B. EXCLUSIONS

This insurance does not apply to any of the following:

1. "Loss" to a covered "auto" or its equipment, including tarpaulins and fittings, or to a shipping container in your possession under an interchange agreement, or to "cargo" you carry free or as an accommodation.
2. "Loss" to accounts, bills, deeds, evidences of debt, letters of credit, passports, documents, railroad or other tickets, notes, securities, money, currency, bullion, precious stones, jewelry, furs, silk, paintings, statuary and other works of art, manuscripts, mechanical drawings, or other similar valuables.
3. "Loss" to live animals, except for straying, death, or injury rendering death immediately necessary, caused by fire, lightning and explosions, collision, overturning of the "auto," floods, windstorm, or theft.

Coverage, subject to all other exclusions, does include "loss" for expenses in roundup, feeding, and caring for these live animals until such time as they can be delivered to their final destination. You are required to deliver the load as soon as is practical but coverage for these additional expenses will cease after ten days following the date of "loss".

4. "Loss" resulting from dishonest acts of you, your employees, or your agents, whether or not acting alone or in collusion with other persons or occurring during the hours of employment or at any other time.
5. "Loss" caused by
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.
6. "Loss" caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such "loss" be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by any peril.
7. "Loss" to illegal "cargo".
8. "Loss" by theft from a fully enclosed "auto" except by forced entry, or any "loss" by pilferage.
9. "Loss" caused by mechanical failure or breakdown of a refrigeration unit, heating unit, or temperature control unit.
10. "Loss" due to "loading or unloading".
11. "Loss" caused by:
 - a. shifting of a load in or on an "auto";
 - b. leakage, breaking, marring or scratching, rough handling, or poor packing;
 - c. wetness or dampness unless the compartment carrying the "cargo" is completely covered by a waterproof tarpaulin which is securely fastened; or
 - d. being spotted, discolored, moldy, rusted, frosted, rotted, spoiled, soured, steamed, or changed in flavor; unless caused directly by fire, lightning and explosions, collision, overturning of the "auto," floods, windstorm, or theft.
12. "Loss" caused by mysterious disappearance or shortages.
13. "Loss" caused by loss of market arising from delay or loss of use.
14. With respect to mobile homes, these additional exclusions will apply:
 - a. "Loss" to personal property that is not an integral part of the mobile home.
 - b. "Loss" from the collapse or failure of the undercarriage or suspension system of the mobile home including but not limited to axle, wheels, or tires.

- c. "Loss" from sagging, warping, twisting, or "loss" of windows or doors from their frames unless caused directly by fire, lightning and explosions, collision, overturning of the "auto," floods, windstorm, or theft.

15. "Loss" to cotton within 72 hours after ginning.

C. HOW WE WILL PAY FOR LOSSES

1. "Loss" is payable to you and to the owner of the "cargo", as interests may appear.
2. At our option, we may:
 - a. pay for, repair, or replace damaged or stolen "cargo"; or
 - b. return the stolen "cargo" at our expense and pay for any damage that results to the "cargo" from the theft; or
 - c. take all or any part of the damaged or stolen "cargo" upon payment of the limit of insurance stated in the Schedule of Coverage (less deductible).

D. LIMIT OF INSURANCE AND DEDUCTIBLE

1. Regardless of the number of covered "autos", "insureds", or claims related to the "loss", the most we will pay under this policy for all losses, salvage charges and expenses or other costs in saving and preserving the "cargo":
 - a. For a single covered "auto" the smallest of the following:
 - 1) the limit shown as the Limit of Insurance in the Schedule of Coverage.
 - 2) the actual cash value of the damaged or stolen "cargo" at the time of the "loss", but actual cash value shall not exceed the lower of the invoice price or the market value on the date and place of shipment.
 - 3) the proportion of the "loss" that the limit of insurance bears to 100% of the actual cash value of the entire "cargo" at the time of "loss". When the "cargo" is one-half of a double wide mobile home, and following a loss the damaged half cannot be economically repaired or replaced, the combined value of both halves of the double wide mobile home shall be used to calculate the proportion described in the preceding sentence.
 - b. For any one "loss," the total of all "cargo" limits on all covered "autos" involved in the "loss," or \$1,000,000, whichever is less.
2. For each "loss", our obligation to pay for, repair, return, or replace damaged or stolen "cargo" will be reduced by the applicable deductible per covered "auto" as shown in the Schedule of Coverage.

E. DEFENSE

We will have the option, but not the duty, to defend any suit seeking to hold you liable for physical "loss" to "cargo" owned by others to which this insurance applies. We may at our discretion investigate any "loss" and settle any claim or suit that may result.

SECTION III – CARGO CONDITIONS

The following are conditions for coverage under this policy:

A. LOSS CONDITIONS

1. Appraisal for Cargo Loss

If you and we disagree on the amount of "loss," either may demand an appraisal of the "loss." In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss." If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

 - a. Pay its chosen appraiser; and
 - b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.
2. Your duties in the Event of Cargo Loss
 - a. You must give us or our authorized representative prompt notice of "loss" including how, when, and where

the "loss" occurred.

- b. You must not assume any obligation, make any payment, or incur any expense without our consent, except at your own cost.
- c. You must immediately send us copies of any demand, notice, summons, or legal paper received concerning the "loss."
- d. You must cooperate with us in investigating, securing information and evidence, effecting settlements, arranging for the attendance of witnesses at trials, and prosecuting appeals in connection with each claim.
- e. You must promptly notify the police if the "cargo" is stolen.
- f. You must take all reasonable steps to protect the "cargo" from further damage. Also you must keep a record of your expenses for consideration in the settlement of the claim.
- g. You must permit us to inspect the "cargo" and records proving the "loss" before its disposition.
- h. You must agree to examination under oath at our request and give us a signed statement of your answers.
- i. When required by us, you must send us a sworn proof of "loss" containing the information we request to settle the claim.

3. Legal Action Against Us

No one may bring any legal action against us under this coverage unless:

- a. there has been full compliance with all the terms and conditions of this coverage;
- b. the legal action is commenced against us within twelve (12) months after the determination of your liability for the "loss" (or within twelve (12) months after the date of "loss" if you own the "cargo"), provided that where that limitation of time is prohibited under the laws of the state in which this coverage is issued, no legal action against us shall be sustainable unless it is commenced within the shortest limitation of time permitted under the laws of that state; and
- c. with respect to your liability for "loss" to "cargo" owned by others, there has been an Agreed Settlement or a final judgment against you obtained after an actual trial.

An Agreed Settlement means a settlement and release of your liability signed by the claimant or the claimant's legal representative to which we have granted our written consent.

4. Transfer of Rights of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this coverage has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after the "loss" to impair them.

B. GENERAL CARGO CONDITIONS

1. Concealment, Misrepresentation or Fraud

This coverage is void in any case of fraud by you at any time as it relates to this coverage. It is also void if you or any other "insured," at any time, intentionally conceal or misrepresent a material fact concerning this coverage, a claim under this coverage, or your interest in the property.

2. No Benefit To Bailee

We will not recognize any assignment or grant any coverage for the benefit of any person or organization (other than the Named Insured) holding, storing, or transporting property for a fee regardless of any other provision of this coverage.

3. Other Insurance

If you have other insurance covering the same "loss" as the insurance under this policy, we will pay (subject to all other terms and conditions of the policy) only the amount of the "loss" in excess of what you should have received from the other insurance. We will pay the excess whether you can collect on the other insurance or not.

If the only other insurance coverage available is a cargo policy issued to another motor carrier as the Named Insured and your liability arises under a written lease with that motor carrier, then this coverage shall be primary.

4. Policy Period, Coverage Territory

Under this coverage, we cover "losses" occurring:

- a. During the policy period shown in the Declarations; and

- b. Within the coverage territory

The coverage territory is:

- a. The United States of America;
- b. The territories and possessions of the United States of America;
- c. Puerto Rico; and
- d. Canada.

- 5. Abandonment

There can be no abandonment of any property to us.

- 6. Machinery

If "loss" occurs to machinery which when complete for sale or use consists of several parts, we shall only be liable for the value of the parts lost or damaged.

- 7. Indemnification Clause

You agree to reimburse us for any payment we make solely because of a Federal, State, or Provincial filing we have made under the policy on your behalf.

- 8. Agent

No person may be considered to be our agent unless specifically authorized in writing by us.

SECTION IV – CARGO DEFINITIONS

The following words and phrases have special meaning for CARGO COVERAGE only.

- A. **AUTO** means a land motor vehicle, trailer, or semi-trailer designed for travel on public roads.
- B. **CARGO** means property of others which is in your custody while loaded for shipment in or on a covered "auto"; or property owned by you while loaded for shipment in or on a covered "auto".
- C. **INSURED** means any person or organization named in **ITEM ONE** of the Declarations.
- D. **LOADING OR UNLOADING** means the moving of "cargo" between an adjacent loading platform, or the adjacent roadbed and a covered "auto".
- E. **LOSS** means a direct and accidental loss or damage.

** For Reference Only **

CARGO COVERAGE FORM BROAD FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties, and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us", and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to SECTION IV – CARGO DEFINITIONS.

SECTION I – COVERED AUTOS

ITEM TWO of the Declarations shows the "autos" that are covered "autos" for Cargo Coverage. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered in ITEM TWO on the Declarations designate the only "autos" that are covered "autos".

A. DESCRIPTION OF COVERED AUTO DESIGNATION SYMBOLS

SYMBOL	DESCRIPTION
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46A	= SPECIFICALLY DESCRIBED "AUTOS".
-----	-----------------------------------

Only those "autos" described in ITEM THREE of the Declarations for which a cargo coverage premium charge is shown. If the "auto" described in ITEM THREE is a power unit, the covered "auto" for cargo coverage includes:

1. any trailers and semi-trailers or any combination of them; or
2. a mobile home

but only while attached to a described power unit.

47A	= HIRED "AUTOS" ONLY.
-----	-----------------------

Only those "autos" you lease, hire, rent, or borrow. This does not include any private passenger type auto you lease, hire, rent, or borrow from any member of your household, any of your employees, partners or agents or members of their households.

B. OWNED AUTOS YOU ACQUIRE AFTER THE POLICY BEGINS

An "auto" you acquire will be a covered "auto" for cargo coverage only if:

1. We already cover all "autos" that you own for cargo coverage or it replaces an "auto" you previously owned that had cargo coverage; and
2. You tell us within 30 days after you acquire it that you want us to cover it for cargo coverage.

C. TEMPORARY SUBSTITUTE AUTOS

Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:

1. Breakdown;
2. Repair;
3. Servicing;
4. "Loss" or
5. Destruction

will be a covered "auto" for Cargo Coverage.

SECTION II – CARGO COVERAGE

A. COVERAGE

1. In consideration of the payment of the premium and subject to all terms and conditions of this policy, we agree to insure you for: (i) physical "loss" to "cargo" owned by you; or (ii) your legal liability as a motor carrier or bailee for physical "loss" to "cargo" owned by others (when your liability arises under tariff documents, bill of lading, shipping receipt, written lease with another motor carrier, or written contract to haul). This insurance is limited to apply only to "cargo" while in transit on or in a covered "auto" operated by you within the radius stated in the Declarations or any Limitation of Use Endorsement attached to this policy.

B. EXCLUSIONS

This insurance does not apply to any of the following:

1. "Loss" to a covered "auto" or its equipment, including tarpaulins and fittings, or to a shipping container in your possession under an interchange agreement, or to "cargo" you carry free or as an accommodation.

2. "Loss" to accounts, bills, deeds, evidences of debt, letters of credit, passports, documents, railroad or other tickets, notes, securities, money, currency, bullion, precious stones, jewelry, furs, silk, paintings, statuary and other works of art, manuscripts, mechanical drawings, or other similar valuables.
3. "Loss" to live animals, except for straying, death, or injury rendering death immediately necessary, caused by fire, lightning and explosions, collision, overturning of the "auto," floods, windstorm, or theft.

Coverage, subject to all other exclusions, does include "loss" for expenses in roundup, feeding, and caring for these live animals until such time as they can be delivered to their final destination. You are required to deliver the load as soon as is practical but coverage for these additional expenses will cease after ten days following the date of "loss".

4. "Loss" resulting from dishonest acts of you, your employees, or your agents, whether or not acting alone or in collusion with other persons or occurring during the hours of employment or at any other time.
5. "Loss" caused by
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.
6. "Loss" caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such "loss" be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by any peril.
7. "Loss" to illegal "cargo".
8. "Loss" by theft from a fully enclosed "auto" except by forced entry, or any "loss" by pilferage.
9. "Loss" caused by mechanical failure or breakdown of a refrigeration unit, heating unit, or temperature control unit.
10. "Loss" due to "loading or unloading".
11. "Loss" caused by:
 - a. shifting of a load in or on an "auto";
 - b. leakage, breaking, marring or scratching, rough handling, or poor packing;
 - c. wetness or dampness unless the compartment carrying the "cargo" is completely covered by a waterproof tarpaulin which is securely fastened; or
 - d. being spotted, discolored, moldy, rusted, frosted, rotted, spoiled, soured, steamed, or changed in flavor;

unless caused directly by fire, lightning and explosions, collision, overturning of the "auto," floods, windstorm, or theft.
12. "Loss" caused by mysterious disappearance or shortages.
13. "Loss" caused by loss of market arising from delay or loss of use.
14. With respect to mobile homes, these additional exclusions will apply:
 - a. "Loss" to personal property that is not an integral part of the mobile home.
 - b. "Loss" from the collapse or failure of the undercarriage or suspension system of the mobile home including but not limited to axle, wheels, or tires.
 - c. "Loss" from sagging, warping, twisting, or "loss" of windows or doors from their frames unless caused directly by fire, lightning and explosions, collision, overturning of the "auto," floods, windstorm, or theft.

15. [Cotton] "Loss" to cotton within 72 hours after ginning.

C. HOW WE WILL PAY FOR LOSSES

1. "Loss" is payable to you and to the owner of the "cargo", as interests may appear.
2. At our option, we may:
 - a. pay for, repair, or replace damaged or stolen "cargo"; or
 - b. return the stolen "cargo" at our expense and pay for any damage that results to the "cargo" from the theft; or
 - c. take all or any part of the damaged or stolen "cargo" upon payment of the limit of insurance stated in the Schedule of Coverage (less deductible).

D. LIMIT OF INSURANCE AND DEDUCTIBLE

1. Regardless of the number of covered "autos", "insureds", or claims related to the "loss", the most we will pay under this policy for all losses, salvage charges and expenses in saving and preserving the "cargo" ^{or other costs} and any other cost is:
 - a. For a single covered "auto" the smallest of the following:

- 1) the limit shown as the Limit of Insurance in the Schedule of Coverage.
 - 2) the actual cash value of the damaged or stolen "cargo" at the time of the "loss", but actual cash value shall not exceed the lower of the invoice price or the market value on the date and place of shipment.
 - 3) the proportion of the "loss" that the limit of insurance bears to 100% of the actual cash value of the entire "cargo" at the time of "loss". When the "cargo" is one-half of a double wide mobile home, and following a loss the damaged half cannot be economically repaired or replaced, the combined value of both halves of the double wide mobile home shall be used to calculate the proportion described in the preceding sentence.
- b. For any one "loss," the total of all "cargo" limits on all covered "autos" involved in the "loss," or \$500,000 ^{\$1,000,000} whichever is less.

2. Our liability for "loss" to certain "cargo" is further limited as follows:

- a. 10% of the Limit of Insurance for theft applies to tobacco products, tires, tubes, or alcoholic beverages (except beer).
- b. \$500 for eggs in any one "auto".

3. For each "loss", our obligation to pay for, repair, return, or replace damaged or stolen "cargo" will be reduced by the applicable deductible per covered "auto" as shown in the Schedule of Coverage.

E. DEFENSE

We will have the option, but not the duty, to defend any suit seeking to hold you liable for physical "loss" to "cargo" owned by others to which this insurance applies. We may at our discretion investigate any "loss" and settle any claim or suit that may result.

SECTION III - CARGO CONDITIONS

The following are conditions for coverage under this policy:

A. LOSS CONDITIONS

1. Appraisal for Cargo Loss

If you and we disagree on the amount of "loss," either may demand an appraisal of the "loss." In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss." If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

2. Your duties in the Event of Cargo Loss

- a. You must give us or our authorized representative prompt notice of "loss" including how, when, and where the "loss" occurred.
- b. You must not assume any obligation, make any payment, or incur any expense without our consent, except at your own cost.
- c. You must immediately send us copies of any demand, notice, summons, or legal paper received concerning the "loss."
- d. You must cooperate with us in investigating, securing information and evidence, effecting settlements, arranging for the attendance of witnesses at trials, and prosecuting appeals in connection with each claim.
- e. You must promptly notify the police if the "cargo" is stolen.
- f. You must take all reasonable steps to protect the "cargo" from further damage. Also you must keep a record of your expenses for consideration in the settlement of the claim.
- g. You must permit us to inspect the "cargo" and records proving the "loss" before its disposition.
- h. You must agree to examination under oath at our request and give us a signed statement of your answers.
- i. When required by us, you must send us a sworn proof of "loss" containing the information we request to settle the claim.

3. Legal Action Against Us

No one may bring any legal action against us under this coverage unless:

- a. there has been full compliance with all the terms and conditions of this coverage;
- b. the legal action is commenced against us within twelve (12) months after the determination of your liability for the "loss" (or within twelve (12) months after the date of "loss" if you own the "cargo"), provided that where that limitation of time is prohibited under the laws of the state in which this coverage is issued, no legal action against us shall be sustainable unless it is commenced within the shortest limitation of time permitted under the laws of that state; and
- c. with respect to your liability for "loss" to "cargo" owned by others, there has been an Agreed Settlement or a final judgment against you obtained after an actual trial.

An Agreed Settlement means a settlement and release of your liability signed by the claimant or the claimant's legal representative to which we have granted our written consent.

4. **Transfer of Rights of Recovery Against Others To Us**

If any person or organization to or for whom we make payment under this coverage has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after the "loss" to impair them.

B. GENERAL CARGO CONDITIONS

1. **Concealment, Misrepresentation or Fraud**

This coverage is void in any case of fraud by you at any time as it relates to this coverage. It is also void if you or any other "insured," at any time, intentionally conceal or misrepresent a material fact concerning this coverage, a claim under this coverage, or your interest in the property.

2. **No Benefit To Bailee**

We will not recognize any assignment or grant any coverage for the benefit of any person or organization (other than the Named Insured) holding, storing, or transporting property for a fee regardless of any other provision of this coverage.

3. **Other Insurance**

If you have other insurance covering the same "loss" as the insurance under this policy, we will pay (subject to all other terms and conditions of the policy) only the amount of the "loss" in excess of what you should have received from the other insurance. We will pay the excess whether you can collect on the other insurance or not.

If the only other insurance coverage available is a cargo policy issued to another motor carrier as the Named Insured and your liability arises under a written lease with that motor carrier, then this coverage shall be primary.

4. **Policy Period, Coverage Territory**

Under this coverage, we cover "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory

The coverage territory is:

- a. The United States of America;
- b. The territories and possessions of the United States of America;
- c. Puerto Rico; and
- d. Canada.

5. **Abandonment**

There can be no abandonment of any property to us.

6. **Machinery**

If "loss" occurs to machinery which when complete for sale or use consists of several parts, we shall only be liable for the value of the parts lost or damaged.

7. **Indemnification Clause**

You agree to reimburse us for any payment we make solely because of a Federal, State, or Provincial filing we have made under the policy on your behalf.

8. **Agent**

No person may be considered to be our agent unless specifically authorized in writing by us.

SECTION IV – CARGO DEFINITIONS

The following words and phrases have special meaning for CARGO COVERAGE only.

- A. **AUTO** means a land motor vehicle, trailer, or semi-trailer designed for travel on public roads.
- B. **CARGO** means property of others which is in your custody while loaded for shipment in or on a covered "auto"; or property owned by you while loaded for shipment in or on a covered "auto".
- C. **INSURED** means any person or organization named in **ITEM ONE** of the Declarations.
- D. **LOADING OR UNLOADING** means the moving of "cargo" between an adjacent loading platform, or the adjacent roadbed and a covered "auto".
- E. **LOSS** means a direct and accidental loss or damage.

CARGO COVERAGE FORM NAMED PERILS

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties, and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us", and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to SECTION IV – CARGO DEFINITIONS.

SECTION I – COVERED AUTOS

ITEM TWO of the Declarations shows the "autos" that are covered "autos" for Cargo Coverage. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered in ITEM TWO on the Declarations designate the only "autos" that are covered "autos".

A. DESCRIPTION OF COVERED AUTO DESIGNATION SYMBOLS

SYMBOL	DESCRIPTION
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46A = SPECIFICALLY DESCRIBED "AUTOS".

Only those "autos" described in ITEM THREE of the Declarations for which a cargo coverage premium charge is shown. If the "auto" described in ITEM THREE is a power unit, the covered "auto" for cargo coverage includes:

1. any trailers and semi-trailers or any combination of them; or
2. a mobile home

but only while attached to a described power unit.

47A = HIRED "AUTOS" ONLY.

Only those "autos" you lease, hire, rent, or borrow. This does not include any private passenger type auto you lease, hire, rent, or borrow from any member of your household, any of your employees, partners or agents or members of their households.

B. OWNED AUTOS YOU ACQUIRE AFTER THE POLICY BEGINS

An "auto" you acquire will be a covered "auto" for cargo coverage only if:

1. We already cover all "autos" that you own for cargo coverage or it replaces an "auto" you previously owned that had cargo coverage; and
2. You tell us within 30 days after you acquire it that you want us to cover it for cargo coverage.

C. TEMPORARY SUBSTITUTE AUTOS

Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:

1. Breakdown;
2. Repair;
3. Servicing;
4. "Loss" or
5. Destruction

will be a covered "auto" for Cargo Coverage.

SECTION II – CARGO COVERAGE

A. COVERAGE

1. In consideration of the payment of the premium and subject to all terms and conditions of this policy, we agree to insure you for: (i) physical "loss" to "cargo" owned by you; or (ii) your legal liability as a motor carrier or bailee for physical "loss" to "cargo" owned by others. This insurance only applies to "loss" caused directly by the perils specified in Section II A.2. below. This insurance is further limited to apply only to "cargo" while in transit on or

in a covered "auto" operated by you within the radius stated in the Declarations or any Limitation of Use Endorsement attached to this policy.

2. Perils Insured. We will pay for direct "loss" to "cargo" caused by:
 - a. Fire, lightning and explosions;
 - b. Collision (meaning accidental collision of the "auto" with any other vehicle or object);
 - c. Overturning of the "auto";
 - d. Collapse of bridges, docks, wharves, culverts, overpasses, or ramps;
 - e. The stranding, sinking, burning, or collision (including general average and salvage charges) of any ferry while operating on inland waterways only;
 - f. Floods (meaning the rising of streams and navigable waters from natural causes);
 - g. Windstorm, excluding "loss" caused by hail, rain, sleet, or snow, whether driven by wind or not.
 - h. Theft of an entire shipping package.

B. EXCLUSIONS

This insurance does not apply to any of the following:

1. "Loss" to a covered "auto" or its equipment, including tarpaulins and fittings, or to a shipping container in your possession under an interchange agreement, or to "cargo" you carry free or as an accommodation.
2. "Loss" to accounts, bills, deeds, evidences of debt, letters of credit, passports, documents, railroad or other tickets, notes, securities, money, currency, bullion, precious stones, jewelry, furs, silk, paintings, statuary and other works of art, manuscripts, mechanical drawings, or other similar valuables.
3. "Loss" to live animals, except for straying, death, or injury rendering death immediately necessary, caused by a peril insured.
Coverage does include "loss" for expenses in roundup, feeding, and caring for these live animals until such time as they can be delivered to their final destination. You are required to deliver the load as soon as is practical but coverage for these additional expenses will cease after ten days following the date of "loss".
4. "Loss" resulting from dishonest acts of you, your employees, or your agents, whether or not acting alone or in collusion with other persons or occurring during the hours of employment or at any other time.
5. "Loss" caused by
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.
6. "Loss" caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such "loss" be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by any peril.
7. "Loss" to illegal "cargo".
8. "Loss" by theft from a fully enclosed "auto" except by forced entry, or any "loss" by pilferage.
9. "Loss" caused by mechanical failure or breakdown of a refrigeration unit, heating unit, or temperature control unit.
10. "Loss" due to "loading or unloading".
11. "Loss" by collision while coupling, uncoupling, or backing or by collision of the "auto" with a pothole, railroad crossing, or other rough surface or by collision of "cargo" with another object without the covered "auto" colliding with that object.
This exclusion shall not apply to "loss" by collision while backing if the "cargo" is a mobile home.
12. "Loss" caused by mysterious disappearance or shortages.
13. "Loss" caused by loss of market arising from delay or loss of use.
14. With respect to mobile homes, these additional exclusions will apply:
 - a. "Loss" to personal property that is not an integral part of the mobile home.
 - b. "Loss" from the collapse or failure of the undercarriage or suspension system of the mobile home including but not limited to axle, wheels, or tires.
 - c. "Loss" from sagging, warping, twisting, or "loss" of windows or doors from their frames unless caused directly by a peril insured.
15. "Loss" to cotton within 72 hours after ginning.

C. HOW WE WILL PAY FOR LOSSES

1. "Loss" is payable to you and to the owner of the "cargo", as interests may appear.
2. At our option, we may:
 - a. pay for, repair, or replace damaged or stolen "cargo"; or
 - b. return the stolen "cargo" at our expense and pay for any damage that results to the "cargo" from the theft; or
 - c. take all or any part of the damaged or stolen "cargo" upon payment of the limit of insurance stated in the Schedule of Coverage (less deductible).

D. LIMIT OF INSURANCE AND DEDUCTIBLE

1. Regardless of the number of covered "autos", "insureds", or claims related to the "loss", the most we will pay under this policy for all losses, salvage charges and expenses or other costs in saving and preserving the "cargo":
 - a. For a single covered "auto" the smallest of the following:
 - 1) the limit shown as the Limit of Insurance in the Schedule of Coverage.
 - 2) the actual cash value of the damaged or stolen "cargo" at the time of the "loss", but actual cash value shall not exceed the lower of the invoice price or the market value on the date and place of shipment.
 - 3) the proportion of the "loss" that the limit of insurance bears to 100% of the actual cash value of the entire "cargo" at the time of "loss". When the "cargo" is one-half of a double wide mobile home, and following a loss the damaged half cannot be economically repaired or replaced, the combined value of both halves of the double wide mobile home shall be used to calculate the proportion described in the preceding sentence.
 - b. For any one "loss," the total of all "cargo" limits on all covered "autos" involved in the "loss," or \$1,000,000, whichever is less.
2. For each "loss", our obligation to pay for, repair, return, or replace damaged or stolen "cargo" will be reduced by the applicable deductible per covered "auto" as shown in the Schedule of Coverage.

E. DEFENSE

We will have the option, but not the duty, to defend any suit seeking to hold you liable for physical "loss" to "cargo" owned by others to which this insurance applies. We may at our discretion investigate any "loss" and settle any claim or suit that may result.

SECTION III – CARGO CONDITIONS

The following are conditions for coverage under this policy:

A. LOSS CONDITIONS

1. Appraisal for Cargo Loss

If you and we disagree on the amount of "loss," either may demand an appraisal of the "loss." In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss." If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

 - a. Pay its chosen appraiser; and
 - b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.
2. Your duties in the Event of Cargo Loss
 - a. You must give us or our authorized representative prompt notice of "loss" including how, when, and where the "loss" occurred.
 - b. You must not assume any obligation, make any payment, or incur any expense without our consent, except at your own cost.
 - c. You must immediately send us copies of any demand, notice, summons, or legal paper received concerning the "loss."
 - d. You must cooperate with us in investigating, securing information and evidence, effecting settlements, arranging for the attendance of witnesses at trials, and prosecuting appeals in connection with each claim.
 - e. You must promptly notify the police if the "cargo" is stolen.

- f. You must take all reasonable steps to protect the "cargo" from further damage. Also you must keep a record of your expenses for consideration in the settlement of the claim.
- g. You must permit us to inspect the "cargo" and records proving the "loss" before its disposition.
- h. You must agree to examination under oath at our request and give us a signed statement of your answers.
- i. When required by us, you must send us a sworn proof of "loss" containing the information we request to settle the claim.

3. Legal Action Against Us

No one may bring any legal action against us under this coverage unless:

- a. there has been full compliance with all the terms and conditions of this coverage;
- b. the legal action is commenced against us within twelve (12) months after the determination of your liability for the "loss" (or within twelve (12) months after the date of "loss" if you own the "cargo"), provided that where that limitation of time is prohibited under the laws of the state in which this coverage is issued, no legal action against us shall be sustainable unless it is commenced within the shortest limitation of time permitted under the laws of that state; and
- c. with respect to your liability for "loss" to "cargo" owned by others, there has been an Agreed Settlement or a final judgment against you obtained after an actual trial.

An Agreed Settlement means a settlement and release of your liability signed by the claimant or the claimant's legal representative to which we have granted our written consent.

4. Transfer of Rights of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this coverage has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after the "loss" to impair them.

B. GENERAL CARGO CONDITIONS

1. Concealment, Misrepresentation or Fraud

This coverage is void in any case of fraud by you at any time as it relates to this coverage. It is also void if you or any other "insured," at any time, intentionally conceal or misrepresent a material fact concerning this coverage, a claim under this coverage, or your interest in the property.

2. No Benefit To Bailee

We will not recognize any assignment or grant any coverage for the benefit of any person or organization (other than the Named Insured) holding, storing, or transporting property for a fee regardless of any other provision of this coverage.

3. Other Insurance

If you have other insurance covering the same "loss" as the insurance under this policy, we will pay (subject to all other terms and conditions of the policy) only the amount of the "loss" in excess of what you should have received from the other insurance. We will pay the excess whether you can collect on the other insurance or not.

If the only other insurance coverage available is a cargo policy issued to another motor carrier as the Named Insured and your liability arises under a written lease with that motor carrier, then this coverage shall be primary.

4. Policy Period, Coverage Territory

Under this coverage, we cover "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory

The coverage territory is:

- a. The United States of America;
- b. The territories and possessions of the United States of America;
- c. Puerto Rico; and
- d. Canada.

5. Abandonment

There can be no abandonment of any property to us.

6. Machinery
If "loss" occurs to machinery which when complete for sale or use consists of several parts, we shall only be liable for the value of the parts lost or damaged.
7. Indemnification Clause
You agree to reimburse us for any payment we make solely because of a Federal, State, or Provincial filing we have made under the policy on your behalf.
8. Agent
No person may be considered to be our agent unless specifically authorized in writing by us.

SECTION IV – CARGO DEFINITIONS

The following words and phrases have special meaning for CARGO COVERAGE only.

- A. **AUTO** means a land motor vehicle, trailer, or semi-trailer designed for travel on public roads.
- B. **CARGO** means property of others which is in your custody while loaded for shipment in or on a covered "auto"; or property owned by you while loaded for shipment in or on a covered "auto".
- C. **INSURED** means any person or organization named in **ITEM ONE** of the Declarations.
- D. **LOADING OR UNLOADING** means the moving of "cargo" between an adjacent loading platform, or the adjacent roadbed and a covered "auto".
- E. **LOSS** means direct and accidental loss or damage.

** For Reference Only **

CARGO COVERAGE FORM NAMED PERILS

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties, and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us", and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to SECTION IV – CARGO DEFINITIONS.

SECTION I – COVERED AUTOS

ITEM TWO of the Declarations shows the "autos" that are covered "autos" for Cargo Coverage. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered in ITEM TWO on the Declarations designate the only "autos" that are covered "autos".

A. DESCRIPTION OF COVERED AUTO DESIGNATION SYMBOLS

SYMBOL	DESCRIPTION
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46A	= SPECIFICALLY DESCRIBED "AUTOS".
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Only those "autos" described in ITEM THREE of the Declarations for which a cargo coverage premium charge is shown. If the "auto" described in ITEM THREE is a power unit, the covered "auto" for cargo coverage includes:

1. any trailers and semi-trailers or any combination of them; or
2. a mobile home

but only while attached to a described power unit.

47A	= HIRED "AUTOS" ONLY.
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Only those "autos" you lease, hire, rent, or borrow. This does not include any private passenger type auto you lease, hire, rent, or borrow from any member of your household, any of your employees, partners or agents or members of their households.

B. OWNED AUTOS YOU ACQUIRE AFTER THE POLICY BEGINS

An "auto" you acquire will be a covered "auto" for cargo coverage only if:

1. We already cover all "autos" that you own for cargo coverage or it replaces an "auto" you previously owned that had cargo coverage; and
2. You tell us within 30 days after you acquire it that you want us to cover it for cargo coverage.

C. TEMPORARY SUBSTITUTE AUTOS

Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:

1. Breakdown;
2. Repair;
3. Servicing;
4. "Loss" or
5. Destruction

will be a covered "auto" for Cargo Coverage.

SECTION II – CARGO COVERAGE

A. COVERAGE

1. In consideration of the payment of the premium and subject to all terms and conditions of this policy, we agree to insure you for: (i) physical "loss" to "cargo" owned by you; or (ii) your legal liability as a motor carrier or bailee for physical "loss" to "cargo" owned by others when your liability arises under tariff documents, bill of lading, shipping receipt, written lease with another motor carrier, or written contract to haul. This insurance only applies to "loss" caused directly by the perils specified in Section II A.2. below. This insurance is further limited to apply only to "cargo" while in transit on or in a covered "auto" operated by you within the radius stated in the Declarations or any Limitation of Use Endorsement attached to this policy.
2. Perils Insured. We will pay for direct "loss" to "cargo" caused by:
 - a. Fire, lightning and explosions;
 - b. Collision (meaning accidental collision of the "auto" with any other vehicle or object);

- c. Overturning of the "auto";
- d. Collapse of bridges, docks, wharves, culverts, overpasses, or ramps;
- e. The stranding, sinking, burning, or collision (including general average and salvage charges) of any ferry while operating on inland waterways only;
- f. Floods (meaning the rising of streams and navigable waters from natural causes);
- g. Windstorm, excluding "loss" caused by hail, rain, sleet, or snow, whether driven by wind or not.
- h. Theft of an entire shipping package.

B. EXCLUSIONS

This insurance does not apply to any of the following:

1. "Loss" to a covered "auto" or its equipment, including tarpaulins and fittings, or to a shipping container in your possession under an interchange agreement, or to "cargo" you carry free or as an accommodation.
2. "Loss" to accounts, bills, deeds, evidences of debt, letters of credit, passports, documents, railroad or other tickets, notes, securities, money, currency, bullion, precious stones, jewelry, furs, silk, paintings, statuary and other works of art, manuscripts, mechanical drawings, or other similar valuables.
3. "Loss" to live animals, except for straying, death, or injury rendering death immediately necessary, caused by a peril insured.
Coverage does include "loss" for expenses in roundup, feeding, and caring for these live animals until such time as they can be delivered to their final destination. You are required to deliver the load as soon as is practical but coverage for these additional expenses will cease after ten days following the date of "loss".
4. "Loss" resulting from dishonest acts of you, your employees, or your agents, whether or not acting alone or in collusion with other persons or occurring during the hours of employment or at any other time.
5. "Loss" caused by
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.
6. "Loss" caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such "loss" be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by any peril.
7. "Loss" to illegal "cargo".
8. "Loss" by theft from a fully enclosed "auto" except by forced entry, or any "loss" by pilferage.
9. "Loss" caused by mechanical failure or breakdown of a refrigeration unit, heating unit, or temperature control unit.
10. "Loss" due to "loading or unloading".
11. "Loss" by collision while coupling, uncoupling, or backing or by collision of the "auto" with a pothole, railroad crossing, or other rough surface or by collision of "cargo" with another object without the covered "auto" colliding with that object. This exclusion shall not apply to "loss" by collision while backing if the "cargo" is a mobile home.
12. "Loss" caused by mysterious disappearance or shortages.
13. "Loss" caused by loss of market arising from delay or loss of use.
14. With respect to mobile homes, these additional exclusions will apply:
 - a. "Loss" to personal property that is not an integral part of the mobile home.
 - b. "Loss" from the collapse or failure of the undercarriage or suspension system of the mobile home including but not limited to axle, wheels, or tires.
 - c. "Loss" from sagging, warping, twisting, or "loss" of windows or doors from their frames unless caused directly by a peril insured.
15. Cotton. "Loss" to cotton within 72 hours after ginning.

C. HOW WE WILL PAY FOR LOSSES

1. "Loss" is payable to you and to the owner of the "cargo", as interests may appear.
2. At our option, we may:
 - a. pay for, repair, or replace damaged or stolen "cargo"; or
 - b. return the stolen "cargo" at our expense and pay for any damage that results to the "cargo" from the theft; or
 - c. take all or any part of the damaged or stolen "cargo" upon payment of the limit of insurance stated in the Schedule of Coverage (less deductible).

D. LIMIT OF INSURANCE AND DEDUCTIBLE

1. Regardless of the number of covered "autos", "Insureds", or claims related to the "loss", the most we will pay under this policy for all losses, salvage charges and expenses in saving and preserving the "cargo", and any other costs is
 - a. For a single covered "auto" the smallest of the following:
 - 1) the limit shown as the Limit of Insurance in the Schedule of Coverage.

- 2) the actual cash value of the damaged or stolen "cargo" at the time of the "loss", but actual cash value shall not exceed the lower of the invoice price or the market value on the date and place of shipment.
- 3) the proportion of the "loss" that the limit of insurance bears to 100% of the actual cash value of the entire "cargo" at the time of "loss". When the "cargo" is one-half of a double wide mobile home, and following a loss the damaged half cannot be economically repaired or replaced, the combined value of both halves of the double wide mobile home shall be used to calculate the proportion described in the preceding sentence.

- b. For any one "loss," the total of all "cargo" limits on all covered "autos" involved in the "loss," or ~~\$500,000~~ ^{\$1,000,000} whichever is less.

2. Our liability for "loss" to certain "cargo" is further limited as follows:

- a. 10% of the Limit of Insurance for theft applies to tobacco products, tires, tubes, or alcoholic beverages (except beer).
- b. \$500 for eggs in any one "auto".

3. For each "loss", our obligation to pay for, repair, return, or replace damaged or stolen "cargo" will be reduced by the applicable deductible per covered "auto" as shown in the Schedule of Coverage.

E. DEFENSE

We will have the option, but not the duty, to defend any suit seeking to hold you liable for physical "loss" to "cargo" owned by others to which this insurance applies. We may at our discretion investigate any "loss" and settle any claim or suit that may result.

SECTION III – CARGO CONDITIONS

The following are conditions for coverage under this policy:

A. LOSS CONDITIONS

1. Appraisal for Cargo Loss

If you and we disagree on the amount of "loss," either may demand an appraisal of the "loss." In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss." If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

2. Your duties in the Event of Cargo Loss

- a. You must give us or our authorized representative prompt notice of "loss" including how, when, and where the "loss" occurred.
- b. You must not assume any obligation, make any payment, or incur any expense without our consent, except at your own cost.
- c. You must immediately send us copies of any demand, notice, summons, or legal paper received concerning the "loss."
- d. You must cooperate with us in investigating, securing information and evidence, effecting settlements, arranging for the attendance of witnesses at trials, and prosecuting appeals in connection with each claim.
- e. You must promptly notify the police if the "cargo" is stolen.
- f. You must take all reasonable steps to protect the "cargo" from further damage. Also you must keep a record of your expenses for consideration in the settlement of the claim.
- g. You must permit us to inspect the "cargo" and records proving the "loss" before its disposition.
- h. You must agree to examination under oath at our request and give us a signed statement of your answers.
- i. When required by us, you must send us a sworn proof of "loss" containing the information we request to settle the claim.

3. Legal Action Against Us

No one may bring any legal action against us under this coverage unless:

- a. there has been full compliance with all the terms and conditions of this coverage;
- b. the legal action is commenced against us within twelve (12) months after the determination of your liability for the "loss" (or within twelve (12) months after the date of "loss" if you own the "cargo"), provided that where that limitation of time is prohibited under the laws of the state in which this coverage is issued, no legal action against us shall be sustainable unless it is commenced within the shortest limitation of time permitted under the laws of that state; and
- c. with respect to your liability for "loss" to "cargo" owned by others, there has been an Agreed Settlement or a final judgment against you obtained after an actual trial.

An Agreed Settlement means a settlement and release of your liability signed by the claimant or the claimant's legal representative to which we have granted our written consent.

4. **Transfer of Rights of Recovery Against Others To Us**

If any person or organization to or for whom we make payment under this coverage has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after the "loss" to impair them.

B. GENERAL CARGO CONDITIONS

1. **Concealment, Misrepresentation or Fraud**

This coverage is void in any case of fraud by you at any time as it relates to this coverage. It is also void if you or any other "insured," at any time, intentionally conceal or misrepresent a material fact concerning this coverage, a claim under this coverage, or your interest in the property.

2. **No Benefit To Bailee**

We will not recognize any assignment or grant any coverage for the benefit of any person or organization (other than the Named Insured) holding, storing, or transporting property for a fee regardless of any other provision of this coverage.

3. **Other Insurance**

If you have other insurance covering the same "loss" as the insurance under this policy, we will pay (subject to all other terms and conditions of the policy) only the amount of the "loss" in excess of what you should have received from the other insurance. We will pay the excess whether you can collect on the other insurance or not.

If the only other insurance coverage available is a cargo policy issued to another motor carrier as the Named Insured and your liability arises under a written lease with that motor carrier, then this coverage shall be primary.

4. **Policy Period, Coverage Territory**

Under this coverage, we cover "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory

The coverage territory is:

- a. The United States of America;
- b. The territories and possessions of the United States of America;
- c. Puerto Rico; and
- d. Canada.

5. **Abandonment**

There can be no abandonment of any property to us.

6. **Machinery**

If "loss" occurs to machinery which when complete for sale or use consists of several parts, we shall only be liable for the value of the parts lost or damaged.

7. **Indemnification Clause**

You agree to reimburse us for any payment we make solely because of a Federal, State, or Provincial filing we have made under the policy on your behalf.

8. **Agent**

No person may be considered to be our agent unless specifically authorized in writing by us.

SECTION IV – CARGO DEFINITIONS

The following words and phrases have special meaning for CARGO COVERAGE only.

- A. **AUTO** means a land motor vehicle, trailer, or semi-trailer designed for travel on public roads.
- B. **CARGO** means property of others which is in your custody while loaded for shipment in or on a covered "auto"; or property owned by you while loaded for shipment in or on a covered "auto".
- C. **INSURED** means any person or organization named in **ITEM ONE** of the Declarations.
- D. **LOADING OR UNLOADING** means the moving of "cargo" between an adjacent loading platform, or the adjacent roadbed and a covered "auto".
- E. **LOSS** means direct and accidental loss or damage.

CARGO COVERAGE

DEBRIS REMOVAL COVERAGE EXTENSION ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The following three provisions (#1-#3) of the Cargo Coverage Form are amended.

#1 SECTION II - CARGO COVERAGE - A. COVERAGE, 1. is amended by adding at the end of the first sentence the following:

- (iii) and the removal of debris of covered "cargo" when such removal is a result of a covered "loss."

#2 SECTION II - CARGO COVERAGE, D. LIMIT OF INSURANCE AND DEDUCTIBLE, 1. is amended by adding the following:

- c. Regardless of the number of covered "autos," "insureds," or claims related to the "loss," the most we will pay to remove the debris of covered "cargo" for any one "loss" is \$1,000.00.

#3 SECTION II - CARGO COVERAGE, D. LIMIT OF INSURANCE AND DEDUCTIBLE, 3. is replaced by the following:

3. For each "loss," our obligation to pay for, repair, return, or replace damaged or stolen "cargo," and to remove debris of covered "cargo," will be reduced by the applicable deductible per covered "auto" as shown in the Schedule of Coverage.

All other terms, conditions and agreements of the policy shall remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

CARGO COVERAGE TOW TRUCK AMENDATORY ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

CARGO COVERAGE FORM

The following four provisions (#1-#4) of the Cargo Coverage Form are amended.

#1 SECTION II – CARGO COVERAGE – A. COVERAGE is replaced by the following:

A. COVERAGE

In consideration of the payment of the premium and subject to all terms and conditions of this policy, we agree to insure you for all sums the "insured" legally must pay for physical "loss" to "cargo". This insurance only applies to "loss" caused directly by the causes of loss specified below. This insurance is limited to apply within the radius stated in the Declarations or in any Limitation of Use endorsement attached to this policy.

Specified Causes of Loss:

- | | |
|-------------------------|-----------------------------------------|
| – Fire or explosion; | – The collision of the customer's |
| – Theft; or | "auto" with another object; or |
| – Mischief or vandalism | – The overturn of the customer's "auto" |

#2 SECTION II – CARGO COVERAGE – B. EXCLUSIONS is amended by adding the following exclusions:

This insurance does not apply to any of the following:

Liability resulting from any agreement by which an "insured" accepts responsibility for "loss".

Tape decks or other sound reproducing equipment unless permanently installed in a customer's "auto".

Tapes, records, or other sound reproducing devices designed for use with sound reproducing equipment.

Sound receiving equipment designed for use as a citizens' band radio, two-way mobile radio, or telephone or scanning monitor receiver, including its antennas and other accessories unless permanently installed in a customer's "auto" in the dash or console opening normally used by the "auto" manufacturer for the installation of a radio.

#3 SECTION II – CARGO COVERAGE – B. EXCLUSIONS is amended by deleting exclusions #10 and #11 in the Cargo Coverage Form.

#4 SECTION IV – CARGO DEFINITIONS is changed by amending definition B. as follows:

CARGO means an "auto" owned by a customer of yours and any property in or on the customer's "auto" that is not excluded by #2 above or any of the exclusions in the Cargo Coverage Form, but only while that "auto" is transported behind or on a covered "auto" operated by you (including while being attached or detached from the covered "auto").

All other terms, conditions, and agreements of the policy shall remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

CARGO COVERAGE
LOADING OR UNLOADING COVERAGE ENDORSEMENT
(Auto Haulers Only)

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

CARGO COVERAGE FORM

The following provisions of the Policy are hereby amended:

SECTION II – CARGO COVERAGE; A. COVERAGE; 1. is amended by adding the following sentence at the end of the paragraph:

We will also insure you for “loss” to “cargo” while “loading or unloading”.

SECTION II – CARGO COVERAGE; B. EXCLUSIONS is amended by deleting exclusion 10. and replacing it with the following language:

This insurance does not apply to any of the following:

10. “Loss” to “cargo” which occurs prior to the actual “loading” operation or subsequent to the actual “unloading” operation, and “loss” to “cargo” which occurs a greater distance than one half mile away from the covered “auto” onto which the “cargo” is being “loaded” or from which the “cargo” is being “unloaded”.

SECTION II – CARGO COVERAGE; B. EXCLUSIONS is further amended as follows:

Exclusion 11. does not apply to “loss” to “cargo” while “loading or unloading” the “cargo”.

SECTION IV – CARGO DEFINITIONS is amended by deleting definition D. and replacing it with the following language:

D. LOADING OR UNLOADING means the moving of the “cargo” between a parking place (located not greater than one half mile from the covered “auto”), and the final position on a covered “auto”.

All other terms, conditions, and agreements of the policy shall remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

SCHEDULE OF COVERED AUTOS – CARGO

POLICY #

EFFECTIVE DATE: _____

INSURED -

Veh #	Year	Make	Id (I) No. Serial (S) No. Motor (M) No. Gar City, State	Gar Terr	Radius	Limit of Insurance	Rate	Premium
		Model						

NATIONAL LIABILITY & FIRE INSURANCE COMPANY
STAMFORD, CONNECTICUT
CARGO COVERAGE DECLARATIONS

ITEM ONE

NAMED INSURED & ADDRESS

POLICY PERIOD: Policy covers FROM

TO

12:01 A.M. Standard Time at the Named
Insured's Address stated above.

The Named Insured is: ☐ Individual; ☐ Partnership;
☐ Corporation; ☐ Other

Business of the Named Insured is:

ITEM TWO

DESCRIPTION of CARGO principally consists of:

Radius _____ miles from the address of the Named Insured, stated above.

COVERED AUTOS (Entry of one or more of the symbols from the COVERED AUTOS Section of the Cargo Coverage Form shows which types of autos
are covered autos.) _____

ITEM THREE**SCHEDULE OF COVERAGE****COVERED AUTOS**

Auto No.	Year Model	Trade Name	Type of Body	Serial No.	LIMIT OF INSURANCE	RATE	PREMIUM
1							
2							
3							
4							
5							
6							
7							
8							

DEDUCTIBLE FOR EACH COVERED "AUTO" \$

FORMS AND ENDORSEMENTS CONTAINED IN THIS POLICY AT ITS INCEPTION

MINIMUM EARNED PREMIUM \$

TOTAL PREMIUM

\$

COUNTERSIGNED:

By _____

Authorized Representative

In Witness Whereof, we have caused this policy to be executed and attested, and if required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Secretary

President

CARGO COVERAGE
EARNED FREIGHT COVERAGE
ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The following provision of the Cargo Coverage Form is amended.

SECTION II – CARGO COVERAGE – A. COVERAGE 1. is amended by adding at the end of the paragraph the following sentence:

We will insure you for freight charges (limited to \$2,500 per any one "loss") you have earned to the point of the accident but cannot collect because of "loss" which results in a loss payment under this cargo coverage.

All other terms, conditions, and agreements of the policy shall remain unchanged.

Company Name	Policy Number
	Endorsement Effective
Named Insured	Countersigned by

(Authorized Representative)

(The Attaching Clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

<i>SERFF Tracking Number:</i>	<i>NTIN-125694872</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>National Indemnity Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>CA-3-3351</i>		
<i>TOI:</i>	<i>20.0 Commercial Auto</i>	<i>Sub-TOI:</i>	<i>20.0003 Other</i>
<i>Product Name:</i>	<i>Commercial Automobile</i>		
<i>Project Name/Number:</i>	<i>Cargo Forms/CA-3-3351</i>		

Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>NTIN-125694872</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>National Indemnity Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>CA-3-3351</i>		
<i>TOI:</i>	<i>20.0 Commercial Auto</i>	<i>Sub-TOI:</i>	<i>20.0003 Other</i>
<i>Product Name:</i>	<i>Commercial Automobile</i>		
<i>Project Name/Number:</i>	<i>Cargo Forms/CA-3-3351</i>		

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Approved	06/18/2008

Comments:

Please see the attached NAIC Property & Casualty Transmittal Documents. I have attached an additional page due to lack of space on the forms schedule page of the P&C Transmittal document.

Attachments:

AR filing transmittal.pdf
AR filing transmittal._2.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name					Group NAIC #
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	

5. Company Tracking Number	
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
7. Signature of authorized filer				
8. Please print name of authorized filer				

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)				
10. Sub-Type of Insurance (Sub-TOI)				
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]				
12. Company Program Title (Marketing title)				
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:		Renewal:	
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing				
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

[illegible]

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #				
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
-----------	--------------------------------------------------------------	--

2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
-----------	-----------------------------------------------------------------------------------------------------------------	--

☐ Rate Increase ☐ Rate Decrease ☐ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
-----------	------------------------------------------------------------------------	--

4a.	Rate Change by Company (As Proposed)
------------	---------------------------------------------

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only
------------	----------------------------------------------------------------

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5.	Overall Rate Information (Complete for Multiple Company Filings only)
-----------	------------------------------------------------------------------------------

		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
-----------	-------------------------------------------------	--

7.	Effective Date of last rate revision	
-----------	---------------------------------------------	--

8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
-----------	---------------------------------------------------------------------------------------	--

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		[] New [] Replacement [] Withdrawn	
02		[] New [] Replacement [] Withdrawn	
03		[] New [] Replacement [] Withdrawn	

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #				
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1